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PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of

John M. HILLMAN, et al.

Art Unit: 2761

Serial No.: 09/358,653

Office: KYLE, C.

Filed: July 23, 1999

For: **SYSTEM AND METHOD FOR FUNDING AN ACCOUNT AND
CONSOLIDATING FINANCIAL RELATIONSHIPS**

Box: Non-Final
Assistant Commissioner of Patents
Washington, D.C. 20231

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Signature
1/6/03

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**REQUEST FOR RECONSIDERATION IN RESPONSE TO FINAL OFFICE
ACTION**

The following remarks are submitted in response to the Office Action mailed on May 5, 2003. A notice of Appeal is being filed contemporaneously with this response.

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GROUP 3600